

Exhibit F

BALANCE SHEET
AS OF DECEMBER 31, 2000

ASSETS		% OF ASSETS
CURRENT ASSETS		
H - STERLING BANK	17722.44	01.05
H - COLONIAL BANK	-81280.49	-04.82
H - SOUTHTRUST BANK	-11908.34	-00.71
H - CASH - SOUTHTRUST CR CARD ACCT	5.62	00.00
H - SOUTHTRUST HARBINS INC	209.22	00.01
H ON HAND - PETTY	858.00	00.05
	<hr/>	
DTAL CASH	-74401.55	-04.41
- TRADE	613676.51	36.40
UNED CHECKS	2442.59	00.14
- EMPLOYEE	1632.95	00.10
- RESI	255991.60	15.18
- M & M PROPERTIES, LLC	5481.73	00.33
- MICHAEL HARBIN	5602.75	00.33
- SALES TAX	.00	00.00
- HARBIN'S, INC	54360.78	03.22
	<hr/>	
DTAL RECEIVABLES	939188.91	55.70
ENTORY	491922.68	29.17
EN - INSTALLERS	.00	00.00
ERES - RECEIVABLE	.00	00.00
	<hr/>	
DTAL OTHER CURRENT ASSETS	491922.68	29.17
	<hr/>	
TOTAL CURRENT ASSETS	1356710.04	80.46

WALTON S. STERN DROS, LLC
 BALANCE SHEET
 AS OF DECEMBER 31, 2000

% OF ASSETS

NET ASSETS

	.00	00.00
DINGS	.00	00.00
MOBILES	62327.57	03.70
KS	29311.49	01.74
ITURE AND FIXTURES	39451.36	02.34
UTER EQUIPMENT	105603.05	06.26
EHOLD IMPROVEMENTS	6875.00	00.41
PMENT	62632.66	03.71
HOUSE	2106.85	00.12
AL FURNITURE	55460.00	03.29
	363767.98	21.57
ACCUM DEPRECIATION	-208698.60	-12.38
TOTAL FIXED ASSETS	155069.38	09.20
OTHER ASSETS		
RECEIVABLE - RESI	170457.65	10.11
ING COSTS	3832.48	00.23
AMORTIZATION-CLOSING COSTS	-3832.48	-00.23
AL LEASE, COPIER	3886.00	00.23
VID STATE INCOME TAXES	.00	00.00
VID FEDERAL INCOME TAXES	.00	00.00
VID RENT	.00	00.00
TOTAL OTHER ASSETS	174343.65	10.34
TOTAL ASSETS	1686123.07	100.00

BALANCE SHEET
AS OF DECEMBER 31, 2000

LIABILITIES AND NET WORTH

CURRENT LIABILITIES

)- TRADE	-237230.93	-14.07
)- RESI	28936.97	01.72
)- MICHAEL HARBIN	-48500.00	-02.88
OUNTS PAYABLE - HARBINS	.00	00.00
E PAYABLE - SOUTHRUST LOC	.00	00.00
E PAYABLE - SOUTHRUST	.00	00.00
IT LINE-COLONIAL BANK	-823859.39	-48.86
RUED SALARIES	-16624.08	-00.99
RUED INTEREST PAYABLE	-2108.64	-00.13
ERAL PAYROLL TAX W/H	-3402.68	-00.20
A PAYROLL TAX W/H	-1811.18	-00.11
ITE PAYROLL TAX W/H	-821.02	-00.05
RUED FUTA	.00	00.00
RUED SUI	.00	00.00
CORP TAX PAYABLE	.00	00.00
TE CORP TAX PAYABLE	.00	00.00
NISHMENTS	-26.21	00.00
LD SUPPORT	-162.50	-00.01
ES TAX PAYABLE	-12498.07	-00.74
TAL TAX PAYABLE	-23.04	00.00
K LOAN PAYABLE	-138.60	-00.01
RUED 401K	-2245.08	-00.13

TOTAL CURRENT LIABILITIES	-1120514.45	-66.46
---------------------------	-------------	--------

LONG TERM LIABILITIES

E PAYABLE - SOUTHRUST	.00	00.00
E PAYABLE - REGIONS	-25855.88	-01.53
E PAYABLE - REGIONS	-6699.85	-00.40

TOTAL LONG TERM LIABILITIES	-32555.73	-01.93
-----------------------------	-----------	--------

TOTAL LIABILITIES	-1153070.18	-68.39
-------------------	-------------	--------

NET WORTH

ED COMMON STOCK	.00	00.00
ITIONAL PAID-IN CAPITAL	20118.62	01.19
TRIBUTED CAPITAL - HARBIN'S INC	-359986.12	-21.35
ITAL - STERN BROS	-274414.23	-16.27
AINED EARNINGS	32946.48	01.95
INCOME OR LOSS	48282.36	02.86

TOTAL NET WORTH	-533052.89	-31.61
-----------------	------------	--------

TOTAL LIABILITIES AND NET WORTH	-1686123.07	100.00
---------------------------------	-------------	--------

HARBIN'S STERN BROS LLC
 INCOME STATEMENT
 FOR THE MONTH ENDED DECEMBER 31, 2000

	CURRENT PERIOD		YEAR TO DATE	
	AMOUNT	RATIO	AMOUNT	
SALES AND COST OF SALES				
SALES				
SALES	-156159.56	49.45	-1731522.93	38.39
SALES-DEPT 2	-829.94	00.26	-155982.21	03.46
SALES-DEPT 3	-87313.45	27.65	-2310109.03	51.21
SALES-DEPT 4	.00	00.00	.00	00.00
SALES-DEPT 5	-652.69	00.21	-5157.45	00.11
SALES-DEPT 6	.00	00.00	-1905.01	00.04
SALES-DEPT 7	-12293.29	03.89	-106997.03	02.37
SALES-DEPT 9	-57793.83	18.30	-187980.52	04.17
SALES-DEPT 10 (U-Z)	-754.44	00.24	-10804.91	00.24
SALES-COMPUTERS/PRINTERS	.00	00.00	.00	00.00
SALES-SOFTWARE	.00	00.00	.00	00.00
SALES-MACHINES	.00	00.00	.00	00.00
SALES-DESKTOP ACCESSORIES	.00	00.00	-15.50	00.00
SALES-OFFICE SUPPLIES	.00	00.00	-31.68	00.00
SALES-PAPER	-3.69	00.00	-114.47	00.00
TOTAL SALES	-315800.89	100.00	-4510620.74	100.00
COST OF SALES				
COST OF SALES	230577.61	-73.01	3220104.12	-71.39
COS-STAMPS	.00	00.00	237.22	-00.01
COS-FREIGHT IN	41.12	-00.01	482.27	-00.01
TOTAL COST OF SALES	230618.73	-73.03	3220823.61	-71.41
GROSS PROFIT	-85182.16	26.97	-1289797.13	28.59

HARBIN'S STERN BROS LLC
 INCOME STATEMENT
 FOR THE MONTH ENDED DECEMBER 31, 2000

PAGE 2

EXPENSES	CURRENT PERIOD		YEAR TO DATE	
	AMOUNT	RATIO	AMOUNT	RATIO
SELLING EXPENSES				
PAYROLL-STORE SALES PEOPLE	10962.59	-03.47	152515.43	-03.38
PAYROLL-OUTSIDE SALES	14852.38	-04.70	125133.25	-02.77
PAYROLL-SALES MANAGERS	4397.42	-01.39	41374.75	-00.92
ENTERTAINMENT EXPENSE	.00	00.00	207.00	00.00
AUTO REPAIRS	.00	00.00	.00	00.00
AUTO INSURANCE	.00	00.00	-306.00	00.01
AUTO LICENSES	.00	00.00	1396.94	-00.03
PROMOTIONS	.00	00.00	7.00	00.00
ADVERTISING-NEWSPAPER	.00	00.00	.00	00.00
ADVERTISING-RADIO	.00	00.00	306.20	-00.01
ADVERTISING-TELEVISION	629.95	-00.20	2429.95	-00.05
ADVERTISING-YELLOW PAGES	868.00	-00.27	2864.44	-00.06
ADVERTISING-DIRECT MAIL	.00	00.00	3606.00	-00.08
ADVERTISING-OTHER	903.00	-00.29	11472.50	-00.25
TOTAL SELLING COSTS	32613.34	-10.33	341007.46	-07.56
OCCUPANCY EXPENSES				
RENT - BEHRMAN REALTY	2000.00	-00.63	24000.00	-00.53
RENT - HARBIN'S INC	.00	00.00	26904.00	-00.60
RENT - M & M PROPERTIES LLC	6726.00	-02.13	53800.00	-01.19
UTILITIES-NATURAL GAS	534.19	-00.17	3505.85	-00.08
UTILITIES-POWER	1292.67	-00.41	13871.66	-00.31
UTILITIES-WATER	117.30	-00.04	1056.91	-00.02
DEPRECIATION EXPENSE	1600.00	-00.51	19200.00	-00.43
INSURANCE-PROPERTY	3990.70	-01.26	5781.90	-00.13
CLEANING SUPPLIES	100.00	-00.06	272.97	-00.01
JANITORIAL EXPENSE	495.50	-00.16	10661.60	-00.24
BUILDING REPAIRS & MAINT	80.22	-00.03	6227.12	-00.14
RAIN DAMAGE	.00	00.00	3436.39	-00.08
HVAC REPAIRS	.00	00.00	936.95	-00.02
REPAIR & MAINTENANCE	.00	00.00	215.95	00.00
GROUNDS & LANDSCAPING	.00	00.00	.00	00.00
PEST CONTROL	60.00	-00.02	799.00	-00.02
SECURITY-ADT	45.74	-00.01	884.90	-00.02
TOTAL OCCUPANCY EXPENSES	17130.32	-05.42	171563.20	-03.80

HARDIN'S STERN BROS LLC
INCOME STATEMENT
FOR THE MONTH ENDED DECEMBER 31, 2000

PAGE 3

EXPENSES	CURRENT PERIOD		YEAR TO DATE	
	AMOUNT	RATIO	AMOUNT	RATIO
WAREHOUSE AND DELIVERY EXPENSES				
WAGES WAREHOUSE MANAGER	2943.00	-00.93	26549.07	-00.59
WAGES-WAREHOUSE & DELIVERY	16498.74	-05.22	177870.60	-03.94
CASUAL LABOR	.00	00.00	575.00	-00.01
CONTRACT LABOR	3130.00	-00.99	24856.68	-00.55
WAREHOUSE-MEDICAL	.00	00.00	729.00	-00.02
DELIVERY VEHICLE GAS & OIL	1907.23	-00.60	24328.77	-00.54
DELIVERY VEHICLE REPAIRS	151.38	-00.05	8785.63	-00.19
DELIVERY VEHICLE LICENSES	.00	00.00	21.66	00.00
DELIVERY VEHICLE-TIRE EXPENSE	.00	00.00	6033.30	-00.13
DELIVERY VEHICLE-INSURANCE	.00	00.00	662.00	-00.01
DELIVERY VEHICLE-OTHER	1114.24	-00.35	1733.85	-00.04
OUTSIDE DELIVERY AND UPS	-53.40	00.02	1926.02	-00.04
FREIGHT OUT CHARGES	230.82	-00.07	7950.52	-00.18
FREIGHT OTHER	.00	00.00	904.24	-00.02
FREIGHT IN	.00	00.00	804.89	-00.02
DELIVERY VEHICLE LEASE	.00	00.00	.00	00.00
UNIFORM EXPENSE	227.78	-00.07	4369.45	-00.10
DAMAGED PROPERTY EXPENSE	.00	00.00	200.00	00.00
HOUSE TOOL & SUPPLY EXP	59.12	-00.02	3262.80	-00.07
TOTAL WAREHOUSE & DELIVERY EXPENSE	26208.91	-08.30	291563.48	-06.46
OFFICE EXPENSE				
WAGES ACCOUNTANT	-15642.59	04.95	41859.27	-00.93
TELEPHONE-NCI	321.74	-00.10	5358.76	-00.12
TELEPHONE-BELL SOUTH	-245.95	00.00	16033.89	-00.36
TELEPHONE-INSTALL & REPAIR	.00	00.00	437.12	-00.01
TELEPHONE-BEEPER	113.97	-00.04	1141.96	-00.03
AT&T CABLE	.00	00.00	329.50	-00.01
TWO-WAY COMM-SO LINC	.00	00.00	183.65	00.00
CELLULAR PHONE EQUIPMENT	.00	00.00	4284.61	-00.09
CELLULAR PHONE EXPENSE	31.82	-00.01	3108.39	-00.07
POSTAGE-OFFICE	-542.00	00.17	2315.18	-00.05
POSTAGE METER RENTAL	.00	00.00	1382.90	-00.03
POSTAGE-DIRECT MAIL	.00	00.00	100.00	00.00
STATIONERY AND PAPER SUPPLIES	-24.00	00.01	2021.45	-00.04
PRINTING EXPENSE	.00	00.00	16.50	00.00
OPERATING SUPPLIES	4518.47	-01.43	9769.02	-00.22
REPAIR/MAINT - OFFICE MACHINES	.00	00.00	1785.00	-00.04
BANK CHARGES-COLONIAL	.00	00.00	175.00	00.00
BANK CHARGES-SOUTHTRUST	234.02	-00.07	5894.28	-00.13
BANK CHARGES-STERLING	.00	00.00	55.00	00.00
DEBIT CARD FEES	558.24	-00.18	8182.04	-00.18
EXPENSE-FAX	.00	00.00	4593.34	-00.10
LEASE EXPENSE-COPIER	8668.30	-02.74	13261.64	-00.29
TCI DMX MUSIC EXPENSE	.00	00.00	466.80	-00.01
TOTAL OFFICE EXPENSE	-2007.98	00.64	122675.30	-02.72

HARBIN'S STERN BROS LLC
 INCOME STATEMENT
 FOR THE MONTH ENDED DECEMBER 31, 2000

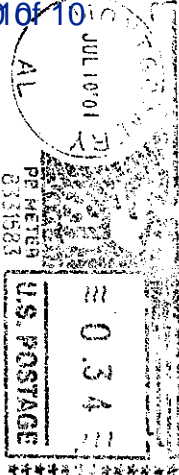
PAGE 4

EXPENSES	CURRENT PERIOD		YEAR TO DATE	
	AMOUNT	RATIO	AMOUNT	RATIO
COMPUTER AND DATA PROCESSING EXPENSE				
COMPUTER MAINTENANCE-DDMS	1944.00	-00.62	5471.60	-00.12
TOTAL COMPUTER/DP EXPENSE	1944.00	-00.62	5471.60	-00.12
ADMINISTRATIVE EXPENSES				
WAGES AND SALARIES	-25695.39	00.14	179122.24	-03.97
WAGES - OTHER	.00	00.00	.00	00.00
INTEREST EXPENSE-LOC	5007.13	-01.59	58529.78	-01.30
INTEREST EXP-OTHER	130.35	-00.04	3825.89	-00.08
MISCELLANEOUS EXPENSES	134.89	-00.04	-146.58	00.00
ADMINISTRATIVE TRAINING	-594.00	00.19	360.55	-00.01
ADMINISTRATIVE TRAVEL EXP	.00	00.00	7545.74	-00.17
CREDIT CARD CHARGES	65.43	-00.02	101.50	00.00
LEASE EXP-AUTO	-6587.20	02.09	10874.39	-00.24
ADMINISTRATIVE ENTERTAINMENT	.00	00.00	.00	00.00
BAD DEBT EXPENSE	1720.87	-00.54	17478.12	-00.39
AUTO GAS & OIL	75.00	-00.02	3217.17	-00.07
EXPENSE PASSENGER AUTO	.00	00.00	.00	00.00
EXPENSE REPAIR	.00	00.00	288.95	-00.01
PROFESSIONAL SERVICES ACCOUNTING	-535.00	00.17	19088.00	-00.42
PROFESSIONAL SERVICES-COLLECTION	200.00	-00.06	200.00	00.00
PROFESSIONAL SERVICES-PAYROLL	134.27	-00.04	1849.52	-00.04
PENALTIES	.00	00.00	212.04	
TAXES-FICA	-2567.65	00.01	50694.10	-01.12
BUSINESS LICENSE-MONTGOMERY	2197.40	-00.70	12953.72	-00.29
BUSINESS LICENSE-OTHER	.00	00.00	275.00	-00.01
PRIVILEGE TAXES	.00	00.00	3128.00	-00.07
EMPLOYEE PROFIT SHARING	.00	00.00	2845.45	-00.06

HARBIN'S STERN BROS LLC
 INCOME STATEMENT
 FOR THE MONTH ENDED DECEMBER 31, 2000

PAGE 5

EXPENSES	CURRENT PERIOD		YEAR TO DATE	
	AMOUNT	RATIO	AMOUNT	RATIO
ADMINISTRATIVE EXP (CONT'D)				
DUES & SUBSCRIPTIONS	.00	00.00	1361.71	-00.03
CONTRIBUTIONS AND DONATIONS	1466.00	-00.46	9788.00	-00.22
PROFESSIONAL FEES	5.00	00.00	2720.00	-00.06
COMPANY SOCIAL AFFAIRS	460.98	-00.15	790.83	-00.02
GIFTS	25.43	-00.01	54.43	00.00
PERSONAL PROPERTY TAXES	2213.52	-00.70	2213.52	-00.05
INSURANCE-DIRECT CARE	-1061.18	00.34	21598.73	-00.48
INSURANCE-BC/BS	859.32	-00.27	3992.26	-00.09
INSURANCE-WORKMENS COMP	2919.57	-00.92	5603.19	-00.12
INSURANCE-LIFE & DISABILITY	-163.14	00.05	3500.03	-00.08
INSURANCE-OFFICER LIFE	.00	00.00	4954.58	-00.11
FUTA TAX EXPENSE	59.26	-00.02	2182.14	-00.05
SUI TAX EXPENSE	2133.23	-00.68	2376.71	-00.05
INCOME TAX - FEDERAL	.00	00.00	1130.00	-00.03
INCOME TAX - STATE	.00	00.00	5821.08	-00.13
PAYROLL EXPENSE	-1985.57	00.63	3457.15	-00.08
TOTAL ADMINISTRATIVE EXPENSES	-19381.48	06.14	443987.94	-09.84
TOTAL ALL EXPENSES	56507.11	-17.89	1376260.98	-30.51
OTHER INCOME				
CASH DISCOUNTS EARNED	.00	00.00	-6617.31	00.15
COMMISSION INCOME	-5454.72	01.73	-20688.47	00.46
REBATES	.00	00.00	-2100.00	00.05
RENTAL INCOME	.00	00.00	44.40	00.00
INVESTMENT INTEREST-COLONIAL	.00	00.00	-67.27	00.00
INTEREST INCOME	.00	00.00	2577.23	-00.06
RETURNED CHECK FEE INCOME	-25.00	00.01	-50.00	00.00
CORPORATE INCOME TAX	.00	00.00	.00	00.00
FINANCE CHARGES	4270.19	-01.35	-12787.62	00.28
CREDIT CARD DISCOUNTS	.00	00.00	-29.00	00.00
MISCELLANEOUS INCOME	.00	00.00	1656.83	-00.04
FREIGHT CLAIMS	.00	00.00	-128.28	00.00
TOTAL OTHER INCOME	-1209.53	00.38	-38189.49	00.85
INCOME OR LOSS	-29884.58	09.46	48282.36	-01.07
INCOME TAXES	.00	00.00	.00	00.00
NET PROFIT AFTER TAXES	-29884.58	09.46	48282.36	-01.07



POSTAGE DUE .23¢